

**Fill in this information to identify the case:**

Debtor 1 FELICIA OWENS

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania  
Case number 18-16627-elf

Official Form 410S1

**Notice of Mortgage Payment Change**

**12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** Freedom Mortgage Corporation

**Court claim no. (if known):** 11

**Last four digits** of any number you 5268 use to identify the debtor's account:

**Date of payment change:** 12/01/2021

Must be at least 21 days after date of this notice

**New total payment:** \$1,911.91  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 1,020.23 New escrow payment: \$ 994.78

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor1 FELICIA OWENS Case number (if known) 18-16627-elf  
First Name Middle Name Last Name

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/ Andrew Spivack

Signature

Date 10/28/2021

Print: Andrew Spivack (84439)

First Name Middle Name

Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 302 Fellowship Road, Suite 130  
Number  Street

Mount Laurel, NJ 08054

City  State  ZIP Code

Contact phone 844-856-6646 x3017

Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**  
*Philadelphia Division*

IN RE:  
**FELICIA OWENS**

Freedom Mortgage Corporation,  
Movant

vs.

**FELICIA OWENS,**  
Debtor,

Case No. 18-16627-elf  
Chapter 13

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that a true and exact copy of the foregoing Notice Of Mortgage Payment Change has been electronically served or mailed, postage prepaid on October 28, 2021 to the following:

FELICIA OWENS  
35 DEWEY RD  
CHELTENHAM, PA 19012-1413

Teresa Brady, Debtor's Attorney  
Law Offices of Teresa Brady, P.C.  
210 East Girard Avenue  
Philadelphia, PA 19125  
bankruptcy\_queen@yahoo.com

KENNETH E WEST, Bankruptcy Trustee  
Office of the Chapter 13 Standing Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

United States Trustee, US Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

/s/ Andrew Spivack

Andrew Spivack  
(Bar No. 84439)  
Attorney for Creditor  
BROCK & SCOTT, PLLC  
302 Fellowship Road, Suite 130  
Mount Laurel, NJ 08054  
Telephone: 844-856-6646 x3017  
Facsimile: 704-369-0760  
E-Mail: [PABKR@brockandscott.com](mailto:PABKR@brockandscott.com)



FELICIA OWENS  
35 DEWEY RD  
CHELTENHAM PA 19012-1413

## Account Information

Loan Number: [REDACTED]  
Property Address: 35 DEWEY ROAD  
CHELTENHAM PA 19012

Statement Date: 10/13/2021  
Current Payment Amount: \$1,937.36

New Payment Amount: \$1,911.91  
New Payment Effective Date: 12/01/2021

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowner's insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent escrow analysis, you have a surplus of \$995.25. A surplus check in the amount of \$995.25 to be printed and mailed in a separate document.

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current. Once your account is current, it is your responsibility to contact Freedom Customer Care at (855) 690-5900 to request the release of any surplus when the status of your account changes.

Projected Minimum Balance	\$2,740.46
- Required Minimum Balance	\$1,621.92
Surplus	\$995.25

The required minimum balance is also known as the escrow cushion. The required minimum balance or escrow cushion is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As tax and insurance amounts may be subject to change each year, the amounts in Part 3 are only estimates.

PART

1

## Your Mortgage Payment

### Payment information beginning with your 12/01/2021 payment

Payment Information	Current Monthly Payment	New Monthly Payment
Principal & Interest:	\$917.13	\$917.13
Escrow Payment:	\$1,020.23	\$994.78
<b>Total Payment:</b>	<b>\$1,937.36</b>	<b>\$1,911.91</b>

**NOTICE:** Freedom Mortgage Corporation is a debt collector attempting to collect a debt. Any information obtained will be used for that purpose. However, in the event the debt has been discharged pursuant to or the addressee or recipient is under the protection of federal bankruptcy law, this communication is solely for informational purposes and is not an attempt to collect a debt.

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current.

PART

2

## Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

## Previous Year's Projections (Estimated)

Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	\$3,427.32
Dec 2020	\$1,020.23	\$2,595.68	HOMEOWNERS	\$1,851.87
Dec 2020	\$0.00	\$188.59	FHA MORTGAGE INSURANCE	\$1,663.28
Jan 2021	\$1,020.23	\$188.59	FHA MORTGAGE INSURANCE	\$2,494.92
Feb 2021	\$1,020.23	\$188.59	FHA MORTGAGE INSURANCE	\$3,326.56
Mar 2021	\$1,020.23	\$188.59	FHA MORTGAGE INSURANCE	\$4,158.20
Mar 2021	\$0.00	\$0.00		\$4,158.20
Apr 2021	\$1,020.23	\$188.59	FHA MORTGAGE INSURANCE	\$4,989.84
Apr 2021	\$0.00	\$1,923.00	TOWNSHIP TAX	\$3,066.84
May 2021	\$1,020.23	\$188.59	FHA MORTGAGE INSURANCE	\$3,898.48
Jun 2021	\$1,020.23	\$188.59	FHA MORTGAGE INSURANCE	\$4,730.12
Jul 2021	\$1,020.23	\$188.59	FHA MORTGAGE INSURANCE	\$5,561.76
Aug 2021	\$1,020.23	\$188.59	FHA MORTGAGE INSURANCE	\$6,393.40
Aug 2021	\$0.00	\$0.00		\$6,393.40
Sep 2021	\$1,020.23	\$188.59	FHA MORTGAGE INSURANCE	\$7,225.04
Sep 2021	\$0.00	\$5,461.00	SCHOOL/ISD TAX	\$1,764.04
Oct 2021	\$1,020.23	\$188.59	FHA MORTGAGE INSURANCE	\$2,595.68
Nov 2021	\$1,020.23	\$188.59	FHA MORTGAGE INSURANCE	\$3,427.32
<b>Total</b>	<b>\$12,242.76</b>	<b>\$12,242.76</b>		

## Actual Activity

Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	(\$10,112.96)
Dec 2020	\$2,365.72	\$188.59 *		(\$7,935.83)
Dec 2020	\$0.00	\$0.00		(\$7,935.83)
Jan 2021	\$1,182.86	\$188.59		(\$6,941.56)
Feb 2021	\$0.00	\$183.82 *	FHA MORTGAGE INSURANCE	(\$7,125.38)
Mar 2021	\$1,139.75	\$1,943.00 *		(\$7,928.63)
Mar 2021	\$0.00	\$183.82	FHA MORTGAGE INSURANCE	(\$8,112.45)
Apr 2021	\$0.00	\$183.82 *	FHA MORTGAGE INSURANCE	(\$8,296.27)
Apr 2021	\$0.00	\$0.00		(\$8,296.27)
May 2021	\$0.00	\$183.82 *	FHA MORTGAGE INSURANCE	(\$8,480.09)
Jun 2021	\$1,182.86	\$183.82 *		(\$7,481.05)
Jul 2021	\$0.00	\$183.82 *	FHA MORTGAGE INSURANCE	(\$7,664.87)
Aug 2021	\$1,182.86	\$183.82 *		(\$6,665.83)
Aug 2021	\$0.00	\$5,641.00	SCHOOL/ISD TAX	(\$12,306.83)
Sep 2021	\$1,182.86	\$183.82 *		(\$11,307.79)
Sep 2021	\$0.00	\$0.00		(\$11,307.79)
Oct 2021	\$0.00	\$183.82 *	E FHA MORTGAGE INSURANCE	(\$11,491.61)
Nov 2021	\$0.00	\$0.00	E	(\$11,491.61)
<b>Total</b>	<b>\$8,236.91</b>	<b>\$9,615.56</b>		

An asterisk (\*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (\*\*) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on Escrow which is not estimated.

LOAN NUMBER: [REDACTED]

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felicia owens  
35 DEWEY RD  
CHELTENHAM PA 19012-1413

## Account Information

Page 2

Loan Number: [REDACTED]  
Property Address: 35 DEWEY ROAD  
CHELTENHAM PA 19012

Statement Date: 10/13/2021  
Current Payment Amount: \$1,937.36

New Payment Amount: \$1,911.91  
New Payment Effective Date: 12/01/2021

PART

## 3

### Expected Escrow Payments over the next 12 Months

HOMEOWNERS	\$2,147.63	Freedom expects to pay \$11,937.47 over the next 12 months.
FHA MORTGAGE INSURANCE	\$2,205.84	Here's how to calculate your new monthly escrow payment:
SCHOOL/ISD TAX	\$5,641.00	
TOWNSHIP TAX	\$1,943.00	
<b>Total Disbursements</b>	<b>\$11,937.47</b>	Total Disbursements: \$11,937.47 + 12 Months: 12
		<b>New Monthly Escrow Payment</b> \$994.78

### Summary of Your Projected Escrow Account for the Coming Year

Date	Payment to Escrow	What We Expect to Pay Out	Description	Your Actual Balance	Balance Needed In Your Account
Dec 2021	\$994.78	\$2,147.63	Beginning Balance HOMEOWNERS	\$4,239.20	\$3,243.95
Dec 2021	\$0.00	\$183.82	FHA MORTGAGE INSURANCE	\$3,086.35	\$2,091.10
Jan 2022	\$994.78	\$183.82	FHA MORTGAGE INSURANCE	\$2,902.53	\$1,907.28
Feb 2022	\$994.78	\$183.82	FHA MORTGAGE INSURANCE	\$3,713.49	\$2,718.24
Mar 2022	\$994.78	\$183.82	FHA MORTGAGE INSURANCE	\$4,524.45	\$3,529.20
Apr 2022	\$994.78	\$183.82	FHA MORTGAGE INSURANCE	\$5,335.41	\$4,340.16
Apr 2022	\$0.00	\$1,943.00	TOWNSHIP TAX	\$6,146.37	\$5,151.12
May 2022	\$994.78	\$183.82	FHA MORTGAGE INSURANCE	\$4,203.37	\$3,208.12
Jun 2022	\$994.78	\$183.82	FHA MORTGAGE INSURANCE	\$5,014.33	\$4,019.08
Jul 2022	\$994.78	\$183.82	FHA MORTGAGE INSURANCE	\$5,825.29	\$4,830.04
Aug 2022	\$994.78	\$183.82	FHA MORTGAGE INSURANCE	\$6,636.25	\$5,641.00
Sep 2022	\$994.78	\$183.82	FHA MORTGAGE INSURANCE	\$7,447.21	\$6,451.96
Sep 2022	\$0.00	\$5,641.00	SCHOOL/ISD TAX	\$8,258.17	\$7,262.92
Oct 2022	\$994.78	\$183.82	FHA MORTGAGE INSURANCE	\$2,617.17	\$1,621.92 *
Nov 2022	\$994.78	\$183.82	FHA MORTGAGE INSURANCE	\$3,428.13	\$2,432.88
				\$4,239.09	\$3,243.84
				\$11,937.36	\$11,937.47

The required minimum balance, as indicated by the asterisk (\*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

## 4

### What This Means to You

Your escrow balance is more than the amount needed in your account. The resulting surplus is \$995.25. Federal Law requires that any surplus of \$50.00 or greater must be returned to you within 30 days from the date of analysis.

Due to the delinquent status of your account, your surplus will be retained in reserve until the account becomes current.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment.

PART

## 5

### How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.